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Bowery Savings Bank
of New York

The Bowery Savings
Bank, New York

[New York]

[1903?]

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The Bowery Savings Bank, New York

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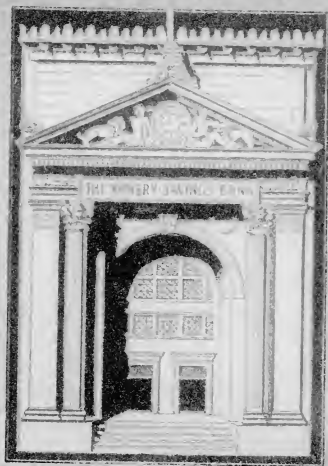
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INTENTIONAL
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THE BOWERY
SAVINGS BANK



NEW YORK

P 56
47

THE BOWERY
SAVINGS
BANK



NEW YORK



THE BOWERY
SAVINGS BANK

THE BOWERY SAVINGS BANK of New York, which was chartered in 1834, is one of the foremost financial institutions of the world. Considered solely from such a standpoint, it is doubtful if any national or corporate institution of savings or deposit has had thrown about it more safeguards, either as to material matters or the personnel of its Board of Trustees.

The Bowery Savings Bank is carried on wholly for the benefit of its depositors, and has no stockholders to profit from its earnings. Its forty-three trustees are among the most notable and prominent of New York's bankers and merchants, who receive neither pay nor perquisite for their services. Their first consideration is the absolute safety of deposits intrusted to their care; following this, it is to make such wise and conservative investments that the depositors shall derive the greatest possible dividends.

Stringent as are the laws of the State of New York, specifying how savings banks shall invest their money and forbidding them from promising in advance any rate of interest, the Trustees of this great institution have thrown even added safeguards about the business, considering it better to pay $3\frac{1}{2}\%$ interest on deposits, compounded semi-annually, than to assume risks inconsistent with absolute security.

With these facts in view, it is not a matter of wonder that this remarkable Bank for savings has on its books more than 140,000 depositors — an army in itself — which, taken on the census basis of five to a family, represents nearly three quarters of a million people. These depositors are scattered throughout the entire civilized world, and represent every nationality and creed, their combined savings, and the accumulated surplus aggregating over \$32,000,000.

Such figures as these are stupendous in their magnitude and are only possible for an institution which has had the absolute confidence of its depositors and the public as has the Bowery Savings Bank for the 70 years of its existence. This confidence was well expressed by an article in the *New York Tribune* upon savings banks, which stated that "No conceivable circumstances, no extremity of banking or financial disaster, could bankrupt the great Bowery Savings Bank."





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The Bank building itself is one of the most imposing structures devoted to banking in even the great city of New York. Located in one of the most compact sections of the city, on the west side of the famous Bowery, two doors north of Grand Street, it has been for many years a well-known landmark. As one steps through the marble portals he finds himself in an immense hallway, 50 feet in width, known as the "Chapel," because of the large number of settees or pews arranged systematically through the hall for the convenience of depositors while waiting for their bank books to be written up, or the paying teller to be ready to pay their money.

In appearance this room, with its huge marble pillars and the great-vaulted bank-room at its end, bears a striking resemblance to some of the noted cathedrals of the Old World. The banking-room proper, into which the "Chapel" opens, is a magnificent and imposing room 100 feet square, surmounted 60 feet above the floor by an artistic ceiling, supported by twenty massive pillars in Italian marble effects, and having as a central feature an enormous skylight.

So rich in appearance and substantial in construction is this counting-room that it makes upon the mind of the visitor an instant and indelible impression of solidity, which, after all, is the basic and dominating feature of the Bowery Savings Bank.

In the rear of this main room are the Executive Offices of the Bank and the enormous vaults where the Bank's securities and valuable papers are stored. These vaults are so located as to have passage-ways around them on four sides and are a marvel of mechanical construction and skill.

There is no process known in the making of chilled steel which has not been employed in building these stupendous vaults. There is no ingenuity in time-locks and bolts which has not been utilized in the construction of these great doors. When the business of the day is over, these doors are closed, the bolts are thrown, and the time-lock, which prevents the vaults being opened until an exact moment on the following morning, is set. Then an electric button is pressed, which notifies the main office of the Holmes Electric Protective Company that the vaults are secured.



AN AISLE IN THE
MAIN BANKING ROOM

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AN AISLE IN THE
MAIN BANKING ROOM



In another moment a bell rings at the door of the vault, which shows that this eagle-eyed company, whose business it is to keep watch over the financial institutions of the city by night, has taken personal charge of the vaults.

Not content with this excellent protection, there are two or more watchmen on duty in the Bank at all hours of the night.

Any tampering with even the most insignificant part of the outside of the vault after that moment causes the ringing of an alarm bell in the office of the Holmes Company and would instantly bring a squad of private watchmen to the spot.

An inspection of the list of the Trustees of the Bowery Savings Bank, which is printed on another page, will demonstrate that those intrusted with the management of the vast amount of money in their keeping are representatives of the best banking and commercial interests in the City of New York. Many of them have retired from active business and are thus

enabled to give much time and thought to the business of the Bank. These Trustees, as has been noted, give their service without compensation and derive absolutely no personal benefit from the institution except in the pleasure and honor they enjoy in being identified with its management.

The Bowery Savings Bank cannot, under the law of the State of New York, issue stock, bonds or certificates of indebtedness of any kind; hence all of its profits accrue directly to and are held in trust for its depositors. Not one cent of its money is invested in any securities except those which are legalized by the Legislature of the State of New York. Practically all of the profits made by the Bank are credited every six months to the depositors as interest upon the amount of their individual deposits. These credits in the way of interest are made on January first and July first of each year. The rate of interest paid is determined by the Board of Trustees and the rate is established at as high a figure as the profits of the preceding six months justify, the main point being kept in mind that the depositor's principal must be absolutely secure at all times.

The small depositor, saving from his earnings a few dollars at a time, will be just as courteously treated as those who have much larger sums in the Bank. Heretofore this small depositor has perhaps had an idea that his account would not be welcomed by the great Bowery Savings Bank, or he has been prevented from taking advantage of its strength by reason of distant location. Naturally many have fallen back upon the method of saving with the dubious aid of the "family stocking" (which has never been known to pay interest); or have deposited in some local bank of questionable reliability. Others, through lack of convenient facilities for making deposits, have lost altogether the habit of thrift.

The Bowery Savings Bank, in order to widen the field of its useful activity, has inaugurated a system of "Banking by Mail," through which it extends to the dweller in northern Maine, southern Texas, or in the remotest sections of the world, the same protection that it does to the citizen of New York City or nearby towns.

By this system the depositor of limited means may





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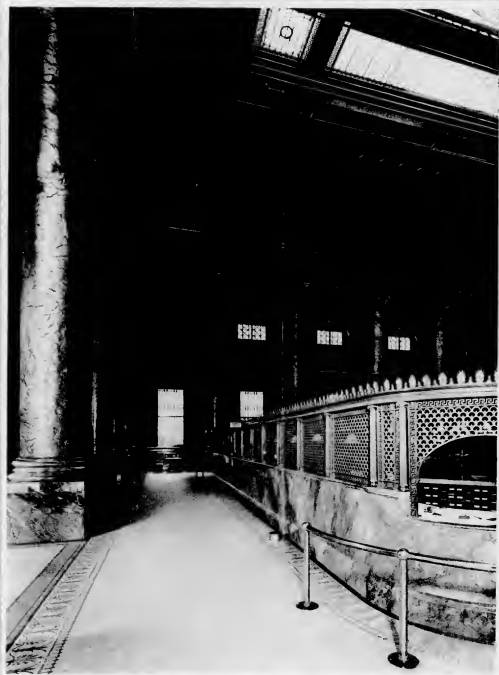
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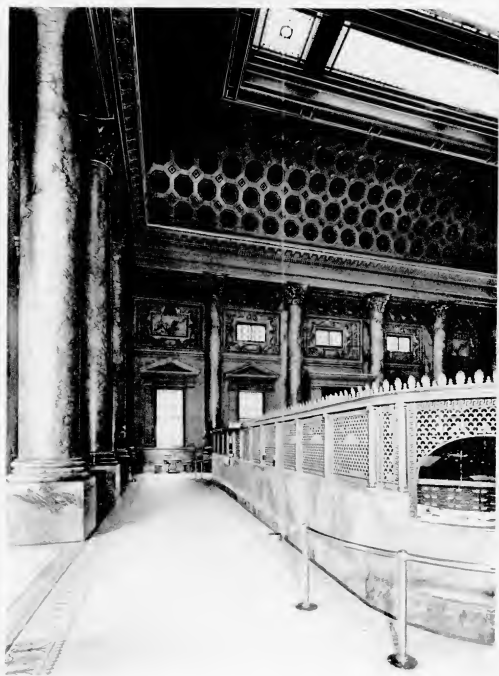




THE BOWERY
SAVINGS BANK



THE MAIN
COUNTING ROOM



THE ROYAL
SCOTISH BANK



THE ROYAL
SCOTISH BANK



do business with two of the greatest institutions in the world—the United States Government and the greatest savings bank in existence. Every corner letter-box or the smallest cross-roads country postoffice has thus become a convenient receiving teller, from which Uncle Sam's registered mail, acting as a trustworthy messenger, guarantees the safe delivery of funds and the return of a formal receipt from the Bank.

Such remittances, when received at the Bowery Savings Bank, are given the fullest attention and are promptly acknowledged.

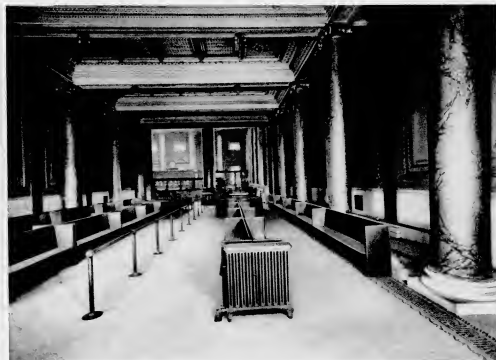
Money in almost any form may be sent through registered mail by paying ten cents, or better yet, cash may be exchanged for a Money Order or Express Order on payment of a trifling fee, and these orders safely inclosed under ordinary postage.

A convenient and reliable method of making deposits, such as this, must appeal strongly to the business sense of anyone who is long-sighted enough to compare the safety and advantages offered by a solid institution like the Bowery Savings Bank with the conditions prevailing in most local banks.

It is not only a modern plan to insure absolute safety, but it is also an incentive to put away small sums whenever most convenient, and thereby secure an immediate investment, which is just as reliable as Government Bonds and more profitable.

One of the chief advantages in keeping one's money on deposit in a savings bank is, that all funds thus held are free from taxation. The interest paid upon it is therefore, all profit, and may be counted upon as a definite fixed income. Another advantage lies in the fact that while some investments net more than three and one-half per cent., they present even under the most favorable conditions certain risks which never attaches to a deposit when it is kept in the Bowery Savings Bank.

If still another argument is needed it may be found in the fact that money thus held on deposit may be drawn upon at any time, whereas if one's savings are invested in real estate, stocks or other securities, a purchaser must first be found before the actual money can be procured and in almost every instance a commission paid to the broker who makes the sale.



THE "CHAPEL"

The commercial strength of a nation lies in the frugality and savings of its people just as surely as success comes only to the individual who is judicious in providing against want when he reaches the age beyond the years of successful earning power or capacity.

There is but one method absolutely to insure freedom from care and want in old age and that is by saving during the years of prosperity and strength. This is as true of the rich as of the poor, and it is equally true that the only certain way to save is to put one's money where the ups and downs of speculation do not influence the result.

Statistics show that while in many cases, here and there, speculation is profitable, the interest paid by savings banks is larger than the average profits made by individuals in investments or speculation. In the one case even under the best conditions there is a risk, in the other there is absolutely none.



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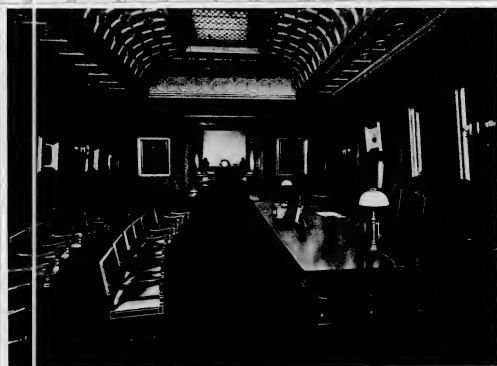
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TRUSTEES' MEETING ROOM

Is it not well, therefore, in every case where the loss of money means hardship, to avoid even the smallest element of risk and open an account in the Bowery Savings Bank and add to it as rapidly as possible?

The having of an account with the Bowery Savings Bank of New York is a source of pride to every individual depositor, and this feature attaches with even greater force to people who live at a distance. In fact, under the present facilities for banking by mail, as enumerated above, it matters little where the depositor lives.

The having of an account in an institution of world-wide fame is, in itself, an incentive to saving and, to a certain degree, aids in establishing the respect and esteem of one's neighbors. Money thus deposited may be drawn with as little inconvenience as is essential to safeguarding the account.

Nationality of depositors is not considered, as money will

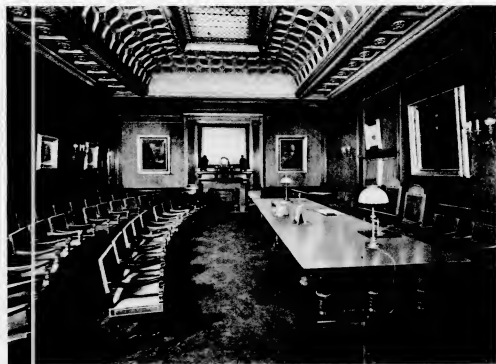


GRAND STREET ENTRANCE

be received from any persons who can make themselves understood, and for those who do not speak the English language a number of interpreters are employed by the Bank. Accounts may also be opened by minors who are able to write their names; those who cannot, may have accounts opened by their parents or guardians in trust for them.

No better course of saving for a child could be devised than for its parents to open a trust account for the little one to be paid to it when it reaches its majority. As an illustration of the cumulative increase of money placed on deposit glance over the figures in the following table:

Weekly Savings	Rate of Interest	For 5 years	For 10 years	For 20 years	For 40 years
\$1.00	3½% per annum	\$ 275	\$ 602	\$1 455	\$ 4 370
2.00	Compounded	\$50	1,205	2,911	8,740
5.00	Semi-annually; January 1 and July 1	1,396	3,014	7,279	21,850



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Weekly Savings	Rate of Interest	For 5 years	For 10 years	For 15 years	For 20 years
\$1.00	3½% per annum	\$ 275	\$ 602	\$ 1,435	\$ 4,370
2.00	Compounded	550	1,205	2,870	8,740
5.00	Semi-annually January 1 and July 1	1,375	3,014	7,275	21,860

Under the rule of the Bank a first deposit cannot be drawn against for thirty days, but after that period, under ordinary circumstances, no notice is necessary from the depositors when they wish to draw their money.

Special attention is given at the Bank to waiting upon depositors promptly, a large force of clerks and floormen being constantly employed in looking after their comfort. This is quite essential when it is known that as many as 2,000 persons frequently come to the Bank to transact business during the banking hours of a single day.

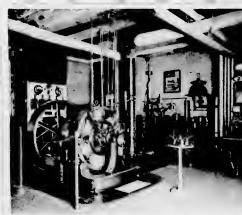
To those desiring to open an account with the Bowery Savings Bank, a proper blank application will be forwarded and deposits from \$1.00 up to \$5,000.00 will be cheerfully accepted.

The rule of the Bank is, not to accept deposits in one account of more than \$1,000 in one year, and the State law provides that the aggregate amount of deposits to the credit of any individual shall not exceed \$3,000.

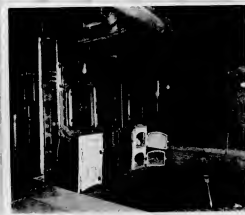
A special booklet, entitled "Banking by Mail," which contains full particulars of the Bank's method of receiving deposits in this manner, will be sent, postage paid, to anyone who may write for it, addressing

THE BOWERY SAVINGS BANK

128 and 130 Bowery, New York City



ELECTRIC LIGHTING PLANT



STEAM HEATING AND POWER BOILERS

FINANCIAL STATEMENT OF THE BOWERY SAVINGS BANK

JANUARY FIRST, NINETEEN HUNDRED AND ONE

ASSETS

	Par Value	Market Value
State Bonds, - - -	\$5,007,500.00	\$5,735,057.40
New York City Bonds, - - -	0,257,500.00	9,500,100.20
Bonds of other Cities, - - -	15,011,000.00	17,100,100.55
Kings County Bonds, - - -	208,000.00	300,010.00
Railroad Bonds, - - -	17,052,700.00	10,104,688.15
Loans on Bond and Mortgage, - - -	50,081,443.00	50,081,443.00
Banking House and Lot, - - -	310,000.00	310,000.00
Loans on pledge of security, - - -	050,000.00	050,000.00
Accrued Interest, - - -	- - -	1,208,104.80
Cash in Banks and Trust Companies and on hand, - - -	5,088,050.19	5,088,050.10
	<u>\$88,057,203.10</u>	<u>\$02,304,521.17</u>

LIABILITIES

Due 140,107 Depositors, - - -	\$82,000,734.01	\$82,000,734.01
Excess of Assets over Liabilities, - - -	5,000,408.28	0,427,708.20
	<u>\$88,057,203.10</u>	<u>\$02,304,521.17</u>

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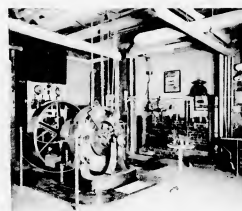


ILLUSTRATION: WAITING PLACE

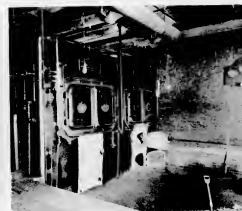


ILLUSTRATION: WAITING PLACE

FINANCIAL STATEMENT OF THE BOWERY SAVINGS BANK

ASSETS

	Par Value	Market Value
State Bonds, - - -	\$5,000,000.00	\$5,735,087.40
New York City Bonds, - - -	6,287,500.00	6,300,000.00
Bonds of other Cities, - - -	18,000,000.00	17,000,000.00
Kings County Bonds, - - -	200,000.00	200,000.00
Railroad Bonds, - - -	17,052,700.00	16,104,088.15
Loans on Bond and Mortgage	50,000,000.00	50,000,000.00
Banking House and Lot, - - -	300,000.00	300,000.00
Loans on pledge of security, - - -	100,000.00	100,000.00
Accrued Interest, - - -	- - -	1,208,104.80
Cash in Banks and Trust Companies and on hand, - - -	5,088,000.19	5,088,000.10
	<u>\$88,087,200.19</u>	<u>\$82,304,821.17</u>

LIABILITIES

Due to Depositors, - - -	\$82,000,774.01	\$82,000,774.01
Excess of Assets over Liabilities, - - -	8,086,426.18	8,304,047.16
	<u>\$88,087,200.19</u>	<u>\$82,304,821.17</u>

OFFICERS AND TRUSTEES OF THE BOWERY SAVINGS BANK

WILLIAM H. S. WOOD, *President*

JOHN J. SINCLAIR, *1st Vice-President*

ROBERT B. WOODWARD, *2d Vice-President*

TRUSTEES

JOHN D. HICKS	CORCELLUS H. HACKETT
WILLIAM H. S. WOOD	ROBERT B. WOODWARD
WILLIAM H. PARSONS	CHARLES T. COOK
WILLIAM V. BROKAW	JOHN W. AITKEN
JAMES W. CROMWELL	CHARLES SCRIBNER
JOHN J. SINCLAIR	CHARLES R. HENDERSON
CHARLES GRIFFEN	FRANCIS T. WHITE
DAVID S. TABER	WILLIAM M. SPACKMAN
WASHINGTON WILSON	HENRY A. ROGERS
ISAAC S. PLATT	MARK W. MACLAY
EUGENE UNDERHILL	EDWARD D. FAULKNER
GEORGE E. HICKS	JOEL B. ERHARDT
JOHN W. COCHRANE	THOMAS B. KENT
OCTAVIUS D. BALDWIN	HUGH D. AUCHINCLOSS
GEORGE H. ROBINSON	JAMES STILLMAN
GEORGE JEREMIAH	WILLIAM A. NASH
HENRY C. BERLIN	GEORGE F. BAKER
CHARLES E. BIGELOW	SETH M. MILLIKEN
H. BLANCHARD DOMINICK	RICHARD M. HOE
C. LAWRENCE PERKINS	GEORGE MCNEIR
ROBERT M. GALLAWAY	CHARLES H. TENNEY
WILLIAM F. KING	

HENRY A. SCHENCK, *Comptroller*

WALTER COGGESHALL, *Secretary*

ISAAC P. MAILLER, *Assistant Secretary*

END OF
TITLE